



Live Agent Q&A Session

Kirk Whelan | Director of Outreach and Sales
The Outreach and Sales Team

December 22, 2015

OutreachandSales@covered.ca.gov

OVERVIEW

- Open Enrollment Update
- Subsidy-Eligible “Heat” Maps
- Service Center Update
- 2015 Accomplishments – Year in Review
- 2016 And Beyond
- Questions and Answers

OPEN ENROLLMENT UPDATE





295,000 to 450,000

consumers will
newly enroll in
coverage during
open enrollment.

250000

200000

150000

100000

50000

0

11/18/15

12/7/15

12/13/15

12/15/15

197,000

NEW ENROLLMENTS





MORE THAN

55,000

NEW ENROLLMENTS



Open Enrollment Stats

- 197,000 - Enrollment as of December 15
- 47.8% - Percentage enrolled by agents
- 588 – Storefronts
- 2,263 – Enrollment Events

Sales Strategies Driving Enrollment

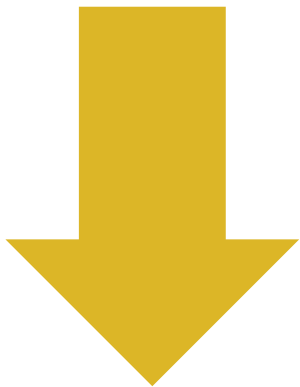
- Web based marketing for leads
- Call centers
- Strategic relationships
- Storefronts
- Ethnicity focus

Top 10 Agent Membership

1.	3,079
2.	1,779
3.	1,163
4.	979
5.	801
6.	551
7.	548
8.	319
9.	310
10.	304

OPEN ENROLLMENT UPDATE

In California, we have reduced the uninsured rate



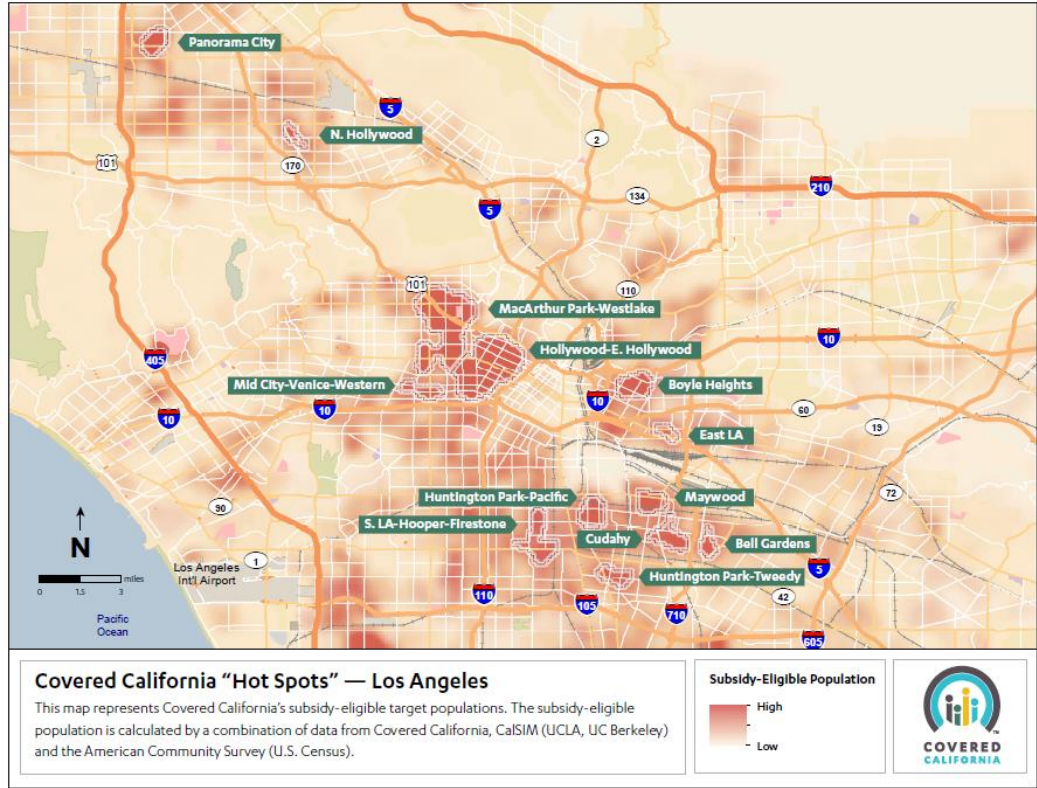
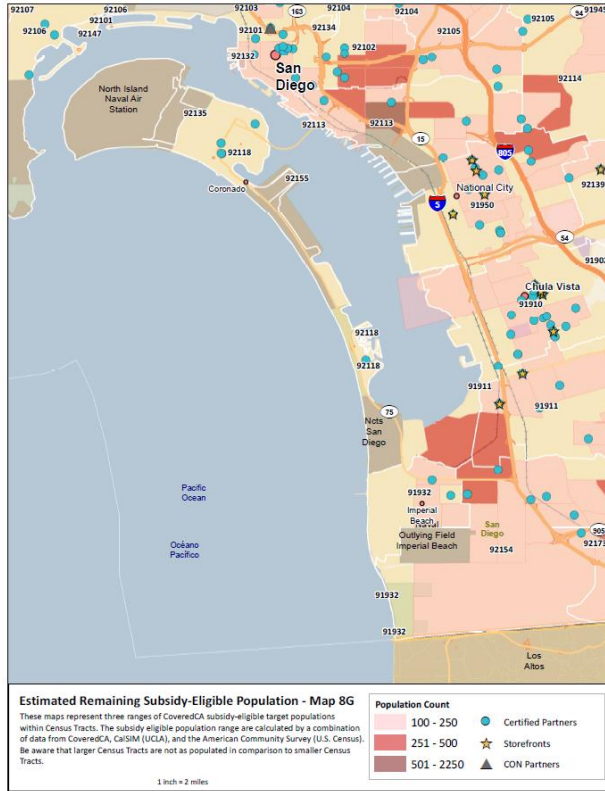
2013	17%
2015	8.6%



750,000

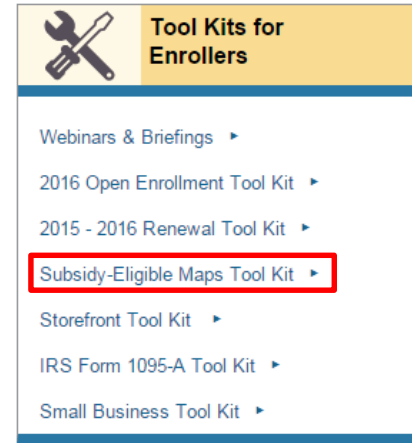
uninsured
Californians eligible
for subsidies

SUBSIDY-ELIGIBLE MAPS



SUBSIDY-ELIGIBLE MAPS

- Identify high density subsidy-eligible populations at a census track level
- Help you plan and strategize your outreach, education, and enrollment efforts
- Organized by 8 sales areas and 19 pricing regions
- To access the maps visit:
 - CoveredCA.com
 - In the footer click “Enrollment Partners”
 - Click “Partner Tool Kit”
 - Click “Subsidy-Eligible Maps Tool Kit”



SERVICE CENTER UPDATE

Agent Service Center

Phone: (877) 453-9198

agents@covered.ca.gov

Open Enrollment Extended Hours

Monday thru Friday, 8:00 a.m. to 8:00 p.m.

Saturdays and Sundays, Closed

Holiday Hours

Thursday, December 24, 2015, 8:00 a.m. to 4:30 p.m.

Friday, December 25, 2015, Closed

Thursday, December 31, 2016, 8:00a.m. to 4:30 p.m.

Friday, January 1, 2016, Closed

Special Weekend Hours

Saturday, January 30, 2016, 8:00 a.m. to 10:00 p.m.

Sunday, January 31, 2016, 8:00 a.m. to 10:00 p.m.

Consumer Service Center

Phone: (800) 300-1506

Consumer Service Center Hours:

Open Enrollment Extended Hours

Monday thru Friday, 8:00 a.m. to 8:00 p.m.

Saturday, 8:00 a.m. to 6 p.m.

Holiday Closures

Friday, December 25, 2015, Closed

Friday, January 1, 2016, Closed

2015 ACCOMPLISHMENTS – Regional Sales Team



Field Team



updated: December 3, 2015

Edith Martinez Northern California ☎ 510.834.6102 ✉ EMartinez@hainc.com 📍 Regions 1, 2, 3	Claudia Bustamante Los Angeles ☎ 916.598.4773 ✉ Claudia.Bustamante@covered.ca.gov 📍 Regions 15, 16
Thomas Li Bay Area ☎ 510.746.1326 ✉ Thomas.Li@covered.ca.gov 📍 Regions 4, 5, 6, 7, 8	Evadney Hamilton Los Angeles ☎ 509.374.1382 ✉ EHamilton@hainc.com 📍 Regions 15, 16
May Ly (Interim) Central Coast ☎ 562.575.1779 ✉ Mly@hainc.com 📍 Regions 9, 12	Marc Ross Los Angeles ☎ 916.598.5524 ✉ Marc.Ross@covered.ca.gov 📍 Regions 15, 16
May Ly Central Valley ☎ 509.575.1779 ✉ Mly@hainc.com 📍 Regions 10, 11, 13, 14	Edith Lara-Trad San Bernardino County ☎ 916.599.5757 ✉ Edith.Lara-Trad@covered.ca.gov 📍 Region 17 (San Bernardino)
Angela Dauphiney Orange County ☎ 925.788.1983 ✉ ADauphiney@hainc.com 📍 Region 18	Jezabel Urbina Riverside County ☎ 916.224.8650 ✉ Jezabel.Urbina@covered.ca.gov 📍 Region 17 (Riverside)
	Efrain Cornejo San Diego ☎ 916.228.8351 ✉ Efrain.Cornejo@covered.ca.gov 📍 Region 19



Tool Kits for Enrollers

Webinars & Briefings ▶

2016 Open Enrollment Tool Kit ▶

2015 - 2016 Renewal Tool Kit ▶

Subsidy-Eligible Maps Tool Kit ▶

Storefront Tool Kit ▶

IRS Form 1095-A Tool Kit ▶

Small Business Tool Kit ▶

2015 ACCOMPLISHMENTS – Storefront Program



- Storefront Toolkit
- Storefront Finder User Manual
- Streamlined Eligibility and Criteria
- New email: Storefront@covered.ca.gov
- Events Program
- Events@covered.ca.gov

Consumers have access to almost 600 storefronts statewide.

2015 ACCOMPLISHMENTS – Access to the Print Store



NEW! 2015/2016 Open Enrollment Paper Calculator

All versions are double-sided with English on one side, and your chosen language on the other.

- Spanish
- Korean
- Chinese
- Tagalog
- Vietnamese
- Arabic
- Armenian
- Farsi
- Hmong
- Khmer
- Lao
- Russian



New! 2015/2016 Enrolling in Quality Health Coverage

A Step-by-Step Guide

- English
- Spanish
- Arabic
- Armenian
- Chinese
- Farsi
- Hmong
- Khmer
- Korean
- Lao
- Russian
- Tagalog
- Vietnamese



Enrolling in Quality Health Coverage

Enhanced Silver Plans

- English & Spanish



Getting Affordable Health Coverage in California

What You Need to Know

- English
- Spanish
- Arabic
- Chinese
- Farsi
- Hmong
- Khmer
- Korean
- Lao
- Russian
- Tagalog
- Vietnamese



Now That You're Enrolled

Using Your Plan

- English
- Spanish



ToolKits for Enrollers

Webinars & Briefings ▶

- 2016 Open Enrollment ToolKit ▶
- 2015 - 2016 Renewal ToolKit ▶
- Subsidy-Eligible Maps Toolkit ▶
- IRS Form 1095-A ToolKit ▶
- Small Business ToolKit ▶



Presentations and Handouts

- Covered California 101 Presentation ▶

Printable Materials, such as brochures and fact sheets ▶

<https://360.kpcorp.com/coveredca/Login.aspx>


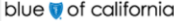


2015 ACCOMPLISHMENTS – Shop & Compare App

SHOP AND COMPARE UPDATES

- Updated October 12, 2015
- Enhancement on November 1, 2015 for Dental Plans
- Personal Proposal – Now Available
 - Download a PDF on the dotcom and tablet versions
 - Mail a copy to consumers with your contact information (Android and iOS mobile apps)
- Personal Proposal User Guide

Why choose Enhanced Silver 73

Enhanced Silver Coverage: = enhancedLevel %

			
CCHP Silver 70 HMO	Blue Shield Silver 70 PPO	Kaiser Permanente Silver 70 HMO	Health Net Silver 70 EPO
Overall Quality ★★★★☆	Overall Quality ★★★★☆	Overall Quality ★★★★★	
Your Total Monthly Payment: \$151 (w/ tax credit)	Your Total Monthly Payment: \$181 (w/ tax credit)	Your Total Monthly Payment: \$203 (w/ tax credit)	Your Total Monthly Payment: \$224 (w/ tax credit)
Monthly Premium Assistance (Tax Credit): \$148	Monthly Premium Assistance (Tax Credit): \$148	Monthly Premium Assistance (Tax Credit): \$148	Monthly Premium Assistance (Tax Credit): \$148
Total Monthly Premiums: \$300	Total Monthly Premiums: \$330	Total Monthly Premiums: \$352	Total Monthly Premiums: \$373
VIEW DETAILS	VIEW DETAILS	VIEW DETAILS	VIEW DETAILS
Apply	Apply	Apply	Apply

Shop and Compare Tool clearly shows bottom-line payment information.

2015 ACCOMPLISHMENTS – Shop & Compare Proposal

[HOME](#) [SHOP AND COMPARE](#) [ABOUT](#) [ESPAÑOL](#)

AGENT/CEC



Welcome to the Covered California Shop and Compare Tool

In just one click, you can find out what health insurance plans you can buy, and if you qualify for monthly premium assistance or Medi-Cal.

[Get Started](#)

What is Covered California?



TAX PENALTY INFORMATION



HEALTH INSURANCE BENEFITS



HELP WITH YOUR COSTS



INCOME GUIDELINES

Personal Proposal

If you are a Certified Agent or a Certified Enrollment Counselor and you would like to send a customized proposal to consumers with your contact information, enter it in the fields below.

Name *

Agent Number

Street address

City

State

California ▼

ZIP

5 digit ZIP code

Email

Phone *

* These are required fields.

[Clear](#)



[Submit](#)



2015 ACCOMPLISHMENTS – Shop & Compare Proposal

HOME SHOP AND COMPARE ABOUT ESPAÑOL

AGENT/CEC ✓



Welcome to the Covered California Shop and Compare Tool

In just one click, you can find out what health insurance plans you can buy, and if you qualify for monthly premium assistance or Medi-Cal.

Get Started

What is Covered California?



TAX PENALTY INFORMATION



HEALTH INSURANCE BENEFITS



HELP WITH YOUR COSTS



INCOME GUIDELINES

Household Information

Household income * Annual

ZIP Code * San Diego County

Enter the **AGE** of each person, whether they are enrolling or not. Uncheck the **ENROLLING** box next to the age for those household members not enrolling. Note: Premium estimates assume same age for each member as of coverage effective date.

	Age	Enrolling	
Person 1	<input type="text" value="30"/>	<input checked="" type="checkbox"/>	<input type="button" value="Remove"/>
		<input type="button" value="+ Add person"/>	

Total Enrolling:

Number of people in the household

\$ Breaking Down the Monthly Cost

Good news! You may qualify for help with paying for health insurance through Covered California. Now, let's take a look at the health insurance plans that may be available in your area!

* Indicates required field

Your Options

2015 ACCOMPLISHMENTS – Shop & Compare Proposal

Get Personal Proposal

Fill out this form to get your personal proposal

Download

Mail to me

Enter the information below to have mailed to you or to download a free personal proposal for your household.

Enter the first and last name of the person whose household information will appear in the personal proposal.

Covered California can not email your personal quote due to US privacy laws protecting Personally Identifiable information (PII). You can Download and Print your personal quote or have a copy mailed to you.

First Name *

Jose

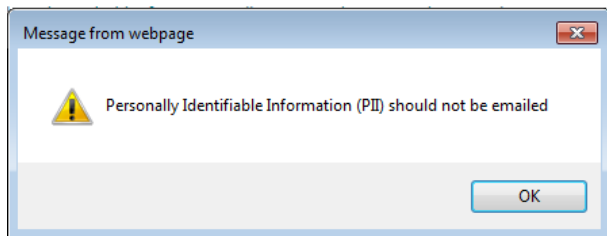
Last Name *

Hernandez

Covered California is dedicated to safeguarding the privacy and security of your personal information, you can read our [Notice of Privacy Practices](#).

Download and Print

* Indicates required field



Get Personal Proposal

Fill out this form to get your personal proposal

Download

Mail to me

Enter the information below to have mailed to you or to download a free personal proposal for your household.

Enter the first and last name of the person whose household information will appear in the personal proposal.

Covered California can not email your personal quote due to US privacy laws protecting Personally Identifiable information (PII). You can Download and Print your personal quote or have a copy mailed to you.

First Name *

Jose

Last Name *

Hernandez

Street address *

8123 Berryessa St

City *

San Diego

State *

California

ZIP *

92115



Send a copy of the proposal to the following address:

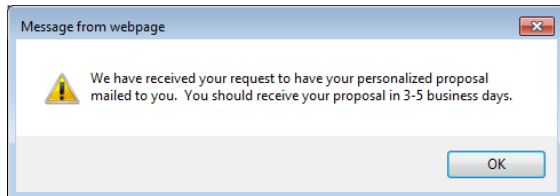
Gil Duran, 717 23rd St, Sacramento CA 95811

Covered California is dedicated to safeguarding the privacy and security of your personal information, you can read our [Notice of Privacy Practices](#).

Have one mailed to me

* Indicates required field

2015 ACCOMPLISHMENTS – Shop & Compare Proposal



To the name family:

Congratulations on taking another step on your journey to find affordable, quality health insurance through Covered California, California's new health insurance marketplace.

This proposal reflects your situation based on the information you provided, summarized below:

Household Information		Enrollee Information	
Number of people in the household	1	Adult 1 Age	24
Household Income (Annual)	\$24,000		
ZIP Code	90209		

Based on this information, you and your family qualify for the following programs

- Monthly Premium Assistance of \$69 to help pay for your adult health care.
- The adults are eligible for the Enhanced Silver 73 plan which help pay for out-of-pocket costs

Your Premium Assistance \$70

Bronze⁶⁰

Insurance Provider	Monthly Premium	Your Tax Credit	Your Monthly Premium (after tax credit)
CCHP Bronze 60 HMO	\$266	- \$70	= \$195
Kaiser Permanente Bronze 60 HSA HMO	\$307	- \$70	= \$236
Kaiser Permanente Bronze 60 HMO	\$315	- \$70	= \$244
Anthem Bronze 60 HSA PPO	\$319	- \$70	= \$248
Blue Shield Bronze 60 PPO	\$332	- \$70	= \$262
Blue Shield Bronze 60 HSA PPO	\$335	- \$70	= \$264
Health Net Bronze 60 EPO	\$336	- \$70	= \$265
Anthem Bronze 60 PPO	\$342	- \$70	= \$271

Silver⁷⁰

Insurance Provider	Monthly Premium	Your Tax Credit	Your Monthly Premium (after tax credit)
CCHP Silver 70 HMO	\$352	- \$70	= \$282
Blue Shield Silver 70 PPO	\$388	- \$70	= \$317

Understanding Your Benefit Choices

For each level or type of plan, all insurance plans offer the same benefits. It is important to understand the benefits and risks of each level of plan and determine how much health care you need or expect to use.

The chart below shows how much you will pay for covered services under each level of plan offered by each health insurance company. You should understand the terms on the next page when reviewing the chart.

Benefit Comparison

Key Benefits	Minimum Coverage	Bronze ⁶⁰	Enhanced Silver ⁷³	Gold ⁸⁰	Platinum ⁹⁰
Individual Deductible	\$6,850 deductible for medical & drugs	\$4,000 medical deductible pharmacy deductible	\$1,900 medical deductible pharmacy deductible	no deductible	no deductible
Family Deductible	\$13,700 deductible	\$12,000 medical deductible pharmacy deductible	\$3,800 medical deductible pharmacy deductible	no deductible	no deductible
Preventative Care Copay	no cost	no cost	no cost	no cost	no cost
Primary Care Visit Copay	No cost for first 3 non-preventative visits*	\$70*	\$40	\$35	\$20
Specialty Care Visit Copay	To see what you pay see below *	\$90*	\$55	\$55	\$40
Urgent Care Visit Copay	No cost for first 3 non-preventative visits*	\$120*	\$80	\$60	\$40
Tier 1 (most generics) Drug Copay	To see what you pay see below *	100% up to \$500 per script after deductible	\$15	\$15	\$5
Lab Testing Copay	To see what you pay see below *	\$40	\$35	\$35	\$20
X-Ray Copay	To see what you pay see below *	100% of your plan's negotiated rate	\$50	\$50	\$40
Emergency Room Copay	To see what you pay see below *	100% of your plan's negotiated rate	\$250	\$250	\$150
High cost and infrequent services (e.g. Hospital Stay)	To see what you pay see below *	100% of your plan's negotiated rate	20% of your plan's negotiated rate	HMO Outpatient Surgery - \$600 Hospital - \$600/day up to 5 days PPO - 20% PPO - 10%	HMO Hospital - \$250/day up to 5 days PPO - 10% PPO - 10%
Hospital Stay Physician Fee	To see what you pay see below *	100%	20% of your plan's negotiated rate	HMO—\$55 PPO—20%	HMO—\$40 PPO—10%
Tier 2 (preferred brand) Drug Copay after Pharmacy Deductible (if any)	To see what you pay see below *	100%	up to \$500 per script after deductible	\$45	\$50
Tier 3 (non-preferred brand) Drug Copay after Pharmacy Deductible (if any)	To see what you pay see below *	100%	up to \$500 per script after deductible	\$70	\$70

2016 AND BEYOND

- Service Center Surge Strategy
- Agency Contract
- Agent Portal Enhancements
- Agent of Record Process

QUESTIONS AND ANSWERS

HAPPY HOLIDAYS FROM COVERED CALIFORNIA